

# VISTA LIFE

## Indexed Universal Life

PRODUCT FEATURES	
Type of Policy	Indexed Universal Life plan with excellent cash value accumulation and flexible premiums. Interest rate credited to each Index Account is tied to the market performance of one of three global stock Indexes and also includes a Fixed Account option.
Issue Age Last Birthday	<b>Preferred Plus Non-Tobacco:</b> 18-75   <b>Preferred Tobacco:</b> 18-75   <b>Preferred Non-Tobacco:</b> 18-80   <b>Tobacco:</b> 18-80   <b>Non-Tobacco:</b> 18-80   <b>Juvenile:</b> 0-17 <i>Issue Age is determined on an age last birthday basis (Insured's actual age at issue). May be backdated up to three months to save age. (Interest crediting and premium allocation will not apply until after the policy is issued.)</i>
Maturity Date	At age 121 (or as extended by the Maturity Extension Rider)
Coverage	<b>Minimum:</b> \$100,000 <b>Maximum:</b> No predetermined maximum; subject to underwriting and reinsurance approval (\$10,000,000 for illustration software purposes.)
Premium Modes	Single, annual, semi-annual, or monthly EFT
Death Benefit Options	<b>Option 1 (Level):</b> Death benefit equals the policy's specified face amount. <b>Option 2 (Increasing):</b> Death benefit equals the policy's specified face amount plus the account value. <i>Death benefit paid is net of any outstanding loans and/or deductions in place at the time.</i>
Life Insurance Qualification Test	Guideline Premium Test (GPT), or Cash Value Accumulation Test (CVAT)
No-Lapse Guarantee	10-year no-lapse guarantee, grading down to five years starting at issue age 71 based on ongoing payment of the minimum specified premium during the no-lapse guarantee period.
Fixed Account Interest Rate	<b>Guaranteed Rate:</b> 2.0% <i>Current rate set by the Company and periodically reevaluated</i>
Index Accounts	<b>Choice of three Index Accounts:</b> S&P 500®   EURO STOXX 50®   NASDAQ-100®
Calculation Basis for Index Accounts Interest Credited Rate	Interest rate is based on a one-year point-to-point performance of the Index to which the account is tied. <b>Participation Rate:</b> 100% current and guaranteed <b>Cap:</b> Each Index will have its own declared Cap, minimum of 3% <b>Floor:</b> Minimum of 0%
Sweep Date	Sweep Date is the 15 <sup>th</sup> of the month; premium must be received by the 10 <sup>th</sup> of the month (Cut-Off Date) to be "swept" on the 15 <sup>th</sup> of the same month into the Fixed Account or Index Account Segment.
Methods of Accessing Cash Value	Partial Withdrawals   Traditional Loans   Participating Loans
Surrender Charge Period	10 years; charges decrease annually; vary by gender, rate class, and issue age
Commissions	Two-year rolling target; 1 <sup>st</sup> year commission rate up to target paid within the first two years. Excess commission apply in year one and in renewal years. Reduced commissions for ages 71+.
Additional Benefits & Riders	Maturity Extension Rider   Accelerated Death Benefit Rider—Due to Chronic or Terminal Illness   Terminal Illness Accelerated Benefit Rider   Overloan Protection Rider   Waiver of Monthly Deductions Rider   Primary Insured Term Rider   Additional Insured Term Rider   Dependent Children Insurance Rider   Accidental Death Benefit Rider
Product Solutions	Retirement Planning   Wealth Transfer   Education Funding   Business Continuation   Family Protection

## HOW TO APPLY



Vista Life™ IUL must be submitted through *easy@pp*, Pan-American Life's electronic application submission platform. *easy@pp* allows you to complete a life insurance application, obtain electronic signatures, and submit the application quickly and easily. Additionally, the AURA automated underwriting feature, seamlessly integrated with *easy@pp*, eliminates additional underwriting questionnaires and significantly streamlines the experience through advanced logic like reflexive questioning.

Within the *easy@pp* process, your client will need to identify how their premiums will be allocated. **Whole percentages (no decimals) of at least 5% are required with the total of all accounts equaling 100%.** Premiums will be allocated to the interest-earning Holding Account until the Sweep Date. The allocations selected will remain in force until otherwise instructed.

**An illustration, signed or unsigned, is required at the time of application.** A signed illustration matching the approved case will be required to place the policy in force. If a signed illustration was submitted with the application and the policy is approved other than applied for, an updated illustration is needed before policy issue.

Questions? Contact Sales Development at 1-800-323-7320, option 1 or [SalesDevelopment@palig.com](mailto:SalesDevelopment@palig.com).

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